

# Covid-19 SME Toolkit



Derry City & Strabane  
District Council  
Comhairle  
Chathair Dhoire &  
Cheantar an tSraitha B ain  
Derry Cittie & Str abane  
Deistrick Council

What's in place	Detail applicable in NI
<b>25% Business Rates Reduction</b>	
<ul style="list-style-type: none"> <li>All NI businesses</li> </ul>	<ul style="list-style-type: none"> <li>Available from 1st April '20</li> <li>Pay the 75% in instalments from July to March '21</li> <li>This means that no rates will be charged for April, May and June 2020</li> <li>For more information, please visit <a href="https://www.nibusinessinfo.co.uk/node/23006">https://www.nibusinessinfo.co.uk/node/23006</a></li> </ul>
<b>Statutory Sick Pay Rebate (SMEs)</b>	
<ul style="list-style-type: none"> <li>Cover up to 2 weeks SSP per employee who has been off work due to Covid-19</li> </ul>	<ul style="list-style-type: none"> <li>Employers with less than 250 employees</li> <li>Employers should maintain records of staff absences</li> <li>Employees will not need to provide a Doctors fit note</li> <li>Waiting on advice from government on the system for how employers can reclaim this</li> </ul>
<b>Business Interruption Loan Scheme (BILS)</b>	
<ul style="list-style-type: none"> <li>Loans up to �5m, guaranteed by government Government to cover first 6 months interest</li> </ul>	<ul style="list-style-type: none"> <li>Available from Monday 23rd March</li> <li>Accessible through main banks in NI and a number of programme and sector specific lenders – see full list here: <a href="https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/accredited-lenders/">https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/accredited-lenders/</a></li> <li>Will be much easier if you can deal with a bank where you have an existing relationship</li> </ul>
<b>Grants to small businesses eligible for Small Business Rate Relief - �10,000</b>	
<ul style="list-style-type: none"> <li>A grant of �10,000 will be provided to all small businesses who are eligible for the Small Business Rate Relief Scheme on their premises That is all businesses with a NAV up to �15,000</li> <li>A �25,000 grant to retail, hospitality tourism and leisure businesses operating from smaller premises, with a rateable value over �15,000 and below �51,000</li> </ul>	<ul style="list-style-type: none"> <li>Available in NI</li> <li>Available to all sectors</li> <li>Advice on how to apply is expected within days (for both �10k and 25k Grants)</li> </ul>
<b>HMRC “Time to Pay” Support</b>	
<p>Businesses can call <b>HMRC Helpline: 0800 0159 559</b></p>	<ul style="list-style-type: none"> <li>For those who are unable to pay due to coronavirus, HMRC will discuss your specific circumstances to explore:               <ul style="list-style-type: none"> <li>- agreeing an instalment arrangement</li> <li>- suspending debt collection proceedings</li> <li>- cancelling penalties and interest where you have administrative difficulties contacting or paying HMRC immediately</li> </ul> </li> </ul>

What's in place	Detail applicable in NI.
<b>FAQs &amp; Advice through Invest NI</b>	
Invest NI are updating a useful FAQ and signposting facility on their website	<ul style="list-style-type: none"> <li>• <a href="https://www.nibusinessinfo.co.uk/content/covid-19-managing-staff-health-pay-leave-and-absence">https://www.nibusinessinfo.co.uk/content/covid-19-managing-staff-health-pay-leave-and-absence</a></li> <li>• <a href="https://www.nibusinessinfo.co.uk/content/covid-19-managing-business-operations">https://www.nibusinessinfo.co.uk/content/covid-19-managing-business-operations</a></li> <li>• <a href="https://www.nibusinessinfo.co.uk/content/covid-19-managing-business-finance-tax-rates-and-insurance">https://www.nibusinessinfo.co.uk/content/covid-19-managing-business-finance-tax-rates-and-insurance</a></li> </ul>
Invest NI Business Support Line now advising and signposting on Covid-19 related issues	<b>0800 181 44 22</b>
<b>Further Grants and Announcements</b>	
<b>Lloyd's Banking Group – Social Entrepreneurs Programme</b>	<p>Support programme to help social entrepreneurs start and scale up social enterprise, community projects and impact-led organisations across the UK</p> <p>There are several strands of funding available; Start Up, Trade Up and Scale Up</p> <ul style="list-style-type: none"> <li>• Start Up - projects in planning stages but ready to start, or less than two years old. The project must make between £0 and £15,000 per year</li> <li>• Trade Up - projects that were established at least a year ago, and has at least one paid member of staff. It makes at least £15,000 a year</li> <li>• Scale Up - projects that were established two or more years ago, and has two or more paid members of staff. It makes at least £75,000 a year</li> </ul> <p>For more info <a href="https://www.the-sse.org/our-courses/programmes/lbsep/">https://www.the-sse.org/our-courses/programmes/lbsep/</a></p>
<b>The Facebook Small Business Grants Programme</b>	<p>Facebook is offering approximately £84 million in cash grants and advertising credits on its ad platform for up to 30,000 eligible small businesses</p> <p>The funding is intended to help firms in the following ways:</p> <ul style="list-style-type: none"> <li>• Covering operational costs</li> <li>• Helping with rent costs</li> <li>• Connecting with more customers</li> <li>• Maintaining a strong workforce</li> </ul> <p>Further information on eligibility criteria and how to apply to be announced</p> <p>For more information <a href="https://www.facebook.com/business/boost/grants">https://www.facebook.com/business/boost/grants</a></p>
<b>Facebook Business Hub</b>	<p>Previously a resource limited to Facebook employees and health experts, this will now be available for all businesses to access</p> <p>The company has also pledged to create new 'virtual training' to support businesses operating during the coronavirus outbreak</p> <p><a href="https://www.facebook.com/business">https://www.facebook.com/business</a></p>
<b>Banks</b>	
<p>Most of our local banks have now set up dedicated teams to help business customers deal with the effects of Coronavirus. Most are offering immediate working capital and some flexible arrangements in terms of managing cashflow.</p> <p>* Please see latest links from local banks but please get in touch with your bank relationship manager to receive an update bespoke to your requirements</p> <p>* We hope to include other banks as we receive updates so please keep an eye for updates</p>	<p><b>Ulster Bank:</b> <a href="https://digital.ulsterbank.co.uk/business/support/service-status/coronavirus.html">https://digital.ulsterbank.co.uk/business/support/service-status/coronavirus.html</a></p> <p><b>Bank of Ireland:</b> <a href="https://bankofirelanduk/covid-19-update/">https://bankofirelanduk/covid-19-update/</a></p> <p><b>Danske Bank:</b> <a href="https://danskebank.co.uk/important-information/coronavirus-information">https://danskebank.co.uk/important-information/coronavirus-information</a></p>